

No. Credit bureaus can release your credit information only to people with a legitimate business need, as recognized by the Fair Credit Reporting Act (FCRA). For example, a company is allowed to get your report if you apply for credit.

Lenders and insurers may use information in your credit file as a basis for sending you unsolicited offers. This is known as "prescreening." However, you have a right to opt out of these offers. The toll-free number - 1-888-567-8688 - is the "opt-out" line for the major credit bureaus for "prescreened" offers only.

For more information and to learn more about your rights under the Fair Credit Reporting Act, it is recommend that you visit the [Federal Trade Commission](#) web page.